

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

**IN RE: RAYMOND CLINTON
HELEN CLINTON**

**CHAPTER 13 BANKRUPTCY
CASE NO. 6-02-03203**

MOTION TO INCUR DEBT AND PAYOFF CHAPTER 13 PLAN

Comes now the Debtor(s), by Counsel who asks that they be allowed to incur additional debt and states the following:

A. The debtor(s) filed a Chapter 13 Bankruptcy and it was filed on 8-14-2002.

B. The debtors' Chapter 13 Bankruptcy was confirmed on 10-31-2003.

C. The debtor(s) states that they need to borrow money in order to payoff the existing mortgage, payoff the Chapter 13 plan and pay for any and all closing costs; and United Mortgage Corp, has agreed to let the above debtors borrow money from their institution. This new loan will be approximately for \$85,250.00.

D. The terms to obtain the loan are; namely borrowing \$85,525.00, 30 year loan, at 7.50% and is to be paid directly by the debtor(s).

E. The debtor(s) intend to pay all creditors in accordance with the previously confirmed Chapter 13 Plan, therefore, this Motion will not be to the creditor's detriment.

F. That the debtor(s) pay an additional \$300.00 above their Chapter 13 plan payoff, in order that the Trustee will have the \$250.00 in attorney fees to pay Reginald R. Yancey for handling this Motion.

WHEREFORE, the Debtor(s) prays that this Motion be granted.

Date: 8-31-06

RAYMOND CLINTON
HELEN CLINTON

By: /s/ RR Yancey
Of Counsel

Reginald R. Yancey, V.S.B. 17958
Counsel for Debtor(s)
P.O. Box 11908
Lynchburg, VA 24506
(434) 528-1632

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NOTICE OF HEARING

PLEASE TAKE NOTICE, that the Court has fixed the date of Thursday, September 14, 2006, at 9:30 a.m., in the U.S. Bankruptcy Court, U.S. Courthouse and Federal Building, Courtroom 210, 1101 Court Street, in Lynchburg, Virginia, for the hearing on the said Debtors' Motion To Incur Debt And Payoff Chapter 13 Plan.

You are invited to represent your interests therein, if you so desire.

Dated: 8-31-06

**RAYMOND CLINTON
HELEN CLINTON**

By: /s/ RR Yancey
Of Counsel

Reginald R. Yancey, V.S.B. 17958
Counsel for Debtor(s)
P.O. Box 11908
Lynchburg, Va, 24506
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CERTIFICATION

I, hereby certify that a true copy of this foregoing Notice of Hearing, and Motion To Incur Debt and Payoff Chapter 13 Plan, was sent by ECF or U.S. First Class Mail, postage prepaid, this 31 day of August, 2006, to Herbert L. Beskin, Trustee; United Mortgage Corp., Attn: Judilee Laddaga, Loan Processor, 800 Veterans Memorial Hwy, Hauppauge, NY., 11788; Mortgage Pointe Lending Company, Attn: Wendy Doyle, Senior Loan Officer, 1234 S. Cleve-Mass. Rdm Akron, Oh., 44321; all creditors; and to the Debtor(s).

/s/ RR Yancey
Of Counsel